

Information to identify the case:

Debtor 1	<u>Rebecca A. Wingard</u>	Social Security number or ITIN	xxx-xx-2306
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11100-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca A. Wingard

6/23/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rebecca A. Wingard
Debtor

Case No. 18-11100-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 23, 2022

User: auto
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2022:

Recip ID	Recipient Name and Address
db	+ Rebecca A. Wingard, 605 Yankee Ridge Road, Mercer, PA 16137-6521
sp	+ Gregory Rosatelli, Luxenburg, Garbett, Kelly & George, P.C., 315 North Mercer Street, New Castle, PA 16101-3647
14950772	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14937396	+ Citifinancial, Po Box 6757, Sioux Falls, SD 57117-6757
14937402	+ Northwest Bank, c/o Colleen Lamberto, PO Box 337, Warren, PA 16365-0337
14937405	+ Synch / Cutedg, Po Box 965036, Orlando, FL 32896-5036
14963479	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 24 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 24 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14937392	+ EDI: LCIBAYLN	Jun 24 2022 03:33:00	Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
14970805	+ EDI: LCIBAYLN	Jun 24 2022 03:33:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Attn: Cashiering Department, Coral Gables, FL 33146-1839
14937393	EDI: CAPITALONE.COM	Jun 24 2022 03:33:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14958778	EDI: CAPITALONE.COM	Jun 24 2022 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14937395	+ EDI: CITICORP.COM	Jun 24 2022 03:33:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
14937397	+ EDI: WFNNB.COM	Jun 24 2022 03:33:00	Comenity Capital Bank / Dental First, Po Box 182120, Columbus, OH 43218-2120
15302505	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 23 2022 23:36:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839

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14937398	EDI: DIRECTV.COM	Jun 24 2022 03:33:00	DirecTV LLC, 2230 East Imperial Highway, El Segundo, CA 90245
14937399	+ EDI: CITICORP.COM	Jun 24 2022 03:33:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14973300	EDI: Q3G.COM	Jun 24 2022 03:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14969428	EDI: DIRECTV.COM	Jun 24 2022 03:33:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14937400	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 23 2022 23:36:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14937394	EDI: JPMORGANCHASE	Jun 24 2022 03:33:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14969711	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2022 23:45:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937401	+ Email/Text: bankruptcy@marinerfinance.com	Jun 23 2022 23:36:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14947894	EDI: AGFINANCE.COM	Jun 24 2022 03:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14937403	+ EDI: AGFINANCE.COM	Jun 24 2022 03:33:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14938244	+ EDI: RECOVERYCORP.COM	Jun 24 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14937404	+ Email/Text: Supportservices@receivablesperformance.com	Jun 23 2022 23:37:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
14937406	+ EDI: RMSC.COM	Jun 24 2022 03:33:00	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14963479	^ MEBN	Jun 23 2022 23:35:10	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14968370	EDI: AIS.COM	Jun 24 2022 03:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Rebecca A. Wingard dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Marisa Myers Cohen	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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